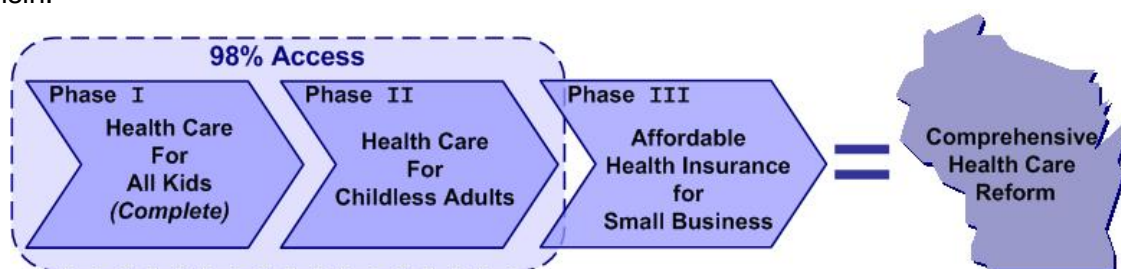


# BADGERCARE+

## *Health Insurance for Childless Adults*

In his January 2006 State of the State address, Wisconsin Governor Jim Doyle stated that “no child should ever be without health insurance.” BadgerCare Plus – Health Insurance for All Kids – was implemented on February 1, 2008. BadgerCare Plus covers all children and more pregnant women, parents and caretaker relatives.

In his 2007 State of the State Address, Governor Doyle expanded this initiative to include low-income childless adults. Expanding BadgerCare Plus to childless adults will ensure access to health insurance for 98% of Wisconsin’s citizens. In the future, Wisconsin will create a one-stop shop for small businesses and the self-employed to connect with private health insurance plans available in the State. These initiatives represent innovative and comprehensive health care reform for Wisconsin.



Expanding BadgerCare Plus to childless adults will:

- ★ Ensure that 98% of Wisconsin residents have access to health care
- ★ Provide health insurance coverage for childless adults
- ★ Centralize enrollment services through the Enrollment Services Center
- ★ Simplify change reporting and provide 12 continuous months of membership
- ★ Create a consumer-driven health care program for childless adults

Childless adults that qualify for BadgerCare Plus have the following characteristics:

- ★ Ages 19-64
- ★ No dependent minor children
- ★ Income at or below 200% of the FPL (\$20,800 for a single person, \$28,000 for 2 people)
- ★ Not pregnant, disabled, or otherwise qualified for any other Medicaid, Medicare or SCHIP program
- ★ No private health insurance coverage now or in the previous 12 months

The BadgerCare Plus Core Plan for Childless Adults will provide access to basic health care services, including primary and preventive care and generic drugs. The BadgerCare Plus Core Plan for Childless Adults will be less comprehensive than traditional Medicaid and BadgerCare Plus for Children and Families.

Wisconsin has created, for the first time, a Clinical Advisory Committee on Health and Emerging Technology (CACHET) to advise Department of Health Services Secretary Karen Timberlake on the inclusion of and prioritization of services in the BadgerCare Plus Core Plan for Childless adults. The CACHET will integrate evidence-based medicine, identify centers of excellence, develop therapy guidelines and research new and emerging technologies and procedures.

Building on Wisconsin’s success in managed care, all members will be enrolled in one of the sixteen Wisconsin managed care health plans currently providing services to BadgerCare Plus members.

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Health plans will be placed into one of two tiers based on cost effectiveness and quality of care. Members will be able to choose a health plan from either tier but will have a lower cost-sharing if they enroll in a Tier 1 plan. Wisconsin has designed this tiered structure to encourage the provision of high quality health care by harnessing the power of informed consumer choice.

All BadgerCare Plus childless adults will have reasonable cost-sharing. Members will pay an application processing fee and have affordable co-payments for services where applicable. Co-payments will be waived for preventive services.

Federal Poverty Level	Application Fee		Non-Institutional Services	Drugs	Outpatient Hospital	Emergency Services	Inpatient Hospital
	Tier 1	Tier 2					
0-100%	\$60	\$75	Nominal	\$5	Nominal	Nominal	Nominal
100-200%	\$60	\$75	Nominal	\$5	\$15	\$60	\$100
<ul style="list-style-type: none"><li>○ <i>Nominal co-payments range from \$0.50 - \$3 where applicable</i></li><li>○ <i>Co-payments waived for preventive services</i></li><li>○ <i>Cost-sharing will be capped consistent with the Standard Plan</i></li></ul>							

BadgerCare Plus will be simple to understand, to enroll in, and to administer. Application processing, enrollment and case management services will be managed by a single statewide Enrollment Services Center. The Enrollment Services Center will be staffed by State experts prepared to answer member questions.

Wisconsin will require that all applicants fill out a Health Needs Assessment (HNA) in order to complete their enrollment in BadgerCare Plus. The HNA will collect a brief health history from each applicant that will be used to match applicants with health plans that can best meet their health needs. All childless adults will be required to get a comprehensive physical exam within the first year of enrolling in BadgerCare Plus to ensure the establishment of a medical home. This exam will identify any untreated health issues and will establish a medical status baseline for each member. Wisconsin believes that this is the first time a state Medicaid program has required a comprehensive physical exam as a term of enrollment.

Because of the recent downturn in the national economy, the expansion of childless adults will be implemented in phases. We are committed to ensuring that the approximately 7,000 individuals on Milwaukee County's General Assistance Medical Program receive the health care they need. Individuals already enrolled in GAMP will be enrolled into the Badgercare Plus Core Plan for Childless Adults during the first phase of implementation. We will be working with Milwaukee County to determine the transition of GAMP members to the BadgerCare Plus Core Plan for Childless Adults. This program will replace GAMP and funding currently used to support GAMP will be used to expand health care to childless adults.

Once 98% access to health insurance has been achieved through BadgerCare Plus, Wisconsin will move toward the final phase of comprehensive health care reform: creating a consumer-driven health care market for approximately 800,000 small business owners and their employees as well as the self-employed.